

# SPRINGFIELD HOUSING STUDY

## STEERING COMMITTEE MEETING

October 25, 2023



## FORWARD SGF

“Quality Places begin with healthy neighborhoods that host a range of diverse housing types, that are well connected with multi-modal facilities and access to goods, services, and community facilities.”

# ACKNOWLEDGEMENTS

- City of Springfield
- Steering Committee
- Restore SGF Board of Directors
- Stakeholders
- Springfield Community

## MEETING AGENDA: Study Process

- Analysis
- Housing Market Study
- Housing Conditions
- Neighborhood Suitability Analysis
- Community Inputs
- Implementation Strategies

# ANALYSIS: Previous Plans & Studies



- Forward SGF 2040
- City of Springfield Great Neighborhoods
- Restore SGF Initiative
- Nuisance Property Work Group
- Neighborhood Health Indicators

# ANALYSIS: City Profile - Demographics

## Population Growth

- 5% population growth from 2010 to 2020

## Age

- Largest age cohort is 20-29 years old
- 65+ projected to increase nearly 25% by 2030

## Education

- 29% attained Bachelor's Degree or greater

## Household Income

- Median household income is \$37,491, lowest of peer Missouri cities
- Poverty rate of 22%

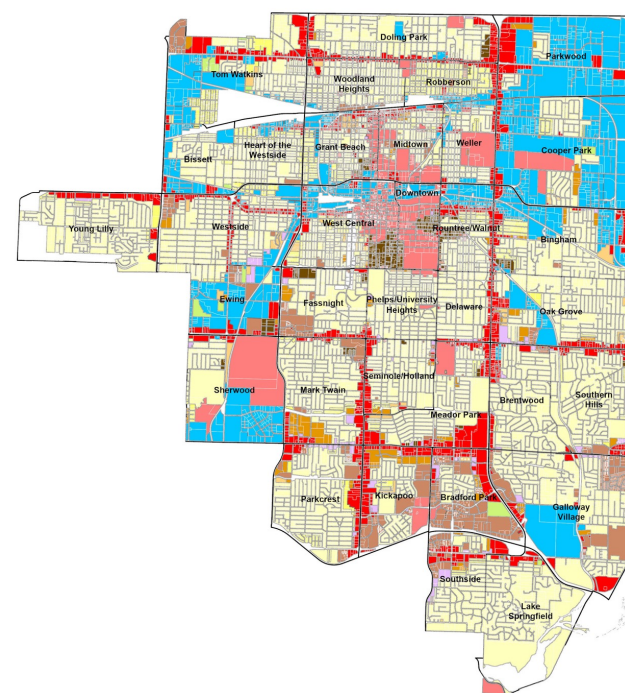
## Home Ownership

- Decline of 17% from 2010 to 2020 to 42% current homeownership

# ANALYSIS: City Profile - Zoning

## Zoning Major Take Aways

- Majority of residentially zoned parcels are restricted to R-SF (light yellow)
- Other housing types, including ADUs and “Missing Middle” are excluded from these areas
- Current residential zoning is a major contributor to a lack of housing diversity, both for-sale and for-rent



# ANALYSIS: Housing Market Study

## Housing Affordability in Springfield

### Defining Affordability

- Affordability = 30% or less of household income for housing
- Annual Median Incomes (AMI) range is used by the Federal Government
- Example: 100% AMI is \$51,520 in Springfield 2-person households

### Demand and Supply

- A significant number of homeowners (33.8%) earn more than 150% of AMI (more than \$77,280)
- Most renters (73%) earn less than 100% AMI (less than \$51,520)
- Majority of homes (86%) affordable for households under 100% AMI
- Half of rental stock affordable for households at 50% to 80% AMI (\$25,800 - \$41,200)



# ANALYSIS: Housing Market Study

## Existing Homeowner Gap

AMI Income Groups	Owner Households / Owner Housing	Surplus or Deficit
0% to 30% AMI	3,782 / 7,443	3,661 Surplus
30% to 50% AMI	2,104 / 6,994	4,890 Surplus
50% to 80% AMI	5,513 / 10,754	5,241 Surplus
80% to 100% AMI	3,385 / 2,791	-594 Deficit
100% to 120% AMI	2,891 / 1,672	-1,219 Deficit
120% to 150% AMI	3,791 / 1,144	-2,647 Deficit
Over 150% AMI	10,936 / 1,603	-9,333 Deficit

Pressure

## Existing Renter Gap

AMI Income Groups	Renter Households / Renter Housing	Surplus or Deficit
0% to 30% AMI	11,726 / 2,766	-8,960 Deficit
30% to 50% AMI	5,805 / 8,604	2,799 Surplus
50% to 80% AMI	9,624 / 21,451	11,827 Surplus
80% to 100% AMI	3,953 / 4,754	801 Surplus
100% to 120% AMI	3,014 / 3,492	478 Surplus
120% to 150% AMI	3,375 / 327	-3,048 Deficit
Over 150% AMI	5,310 / 1,408	-3,902 Deficit

Pressure

# ANALYSIS: Housing Market Study

## Owner Projections and Absorption

	2020	2025	2030	2040
Household Size	2-person (33.2%)	2-person (33.5%)	2-person (33.8%)	2-person (34.5%)
Housing Type	SF Detached (94.2%)	SF Detached (94.2%)	SF Detached (94.2%)	SF Detached (94.2%)
Income	+\$50,000 (56.1%)	+\$50,000 (60.6%)	+\$50,000 (65.2%)	+\$50,000 (74.4%)
Absorption Rate	2.7%	2.7%	2.7%	2.7%
Homeowners		+907	+1,839	+3,782

## Renter Projections and Absorption

	2020	2025	2030	2040
Household Size	1-person (43.8%)	1-person (43.9%)	1-person (43.9%)	1-person (44.1%)
Housing Type	20 to 49 units (13.9%)	20 to 49 units (15.5%)	20 to 49 units (17.1%)	20 to 49 units (20.2%)
Income	\$50k to \$75k (15.9%)	\$50k to \$75k (18.1%)	\$50k to \$75k (20.4%)	\$50k to \$75k (24.9%)
Absorption Rate	12.2%	12.2%	12.2%	12.2%
Renters		+5,973	+12,780	+29,376

# ANALYSIS: Housing Categories

## Windshield Survey

- Housing type
- Housing condition
- Tenure

## Housing Type Categories

- Single-Family detached
- Single-Family attached
- Duplex, Triplex, Quadplex
- Multifamily
- Mixed-Use
- Vacant Residential Lot

Housing Type	Count	Percent
Single family detached	43,861	92%
Single family attached	909	2%
Duplex	992	2%
Triplex	55	0%
Quadplex	100	0%
Multifamily	562	1%
Mixed Use	7	0%
Vacant Residential Lot	1,027	2%
<b>TOTAL</b>	<b>47,513</b>	<b>100%</b>

# ANALYSIS: Housing Conditions

## Building Conditions

- Dilapidated
- Deteriorated
- Poor
- Fair
- Good
- Under Construction
- Rehabilitation
- Vacant Residential Lot

## Tenure

- Vacant Housing
- Occupied Housing
- Vacant Residential Lot

Condition	Count	Percent
Dilapidated	61	0%
Deteriorated	256	1%
Poor	1,892	4%
Fair	7,697	16%
Good	36,493	77%
Under Construction	49	0%
Rehabilitation	38	0%
Vacant Residential Lot	1,027	2%
<b>TOTAL</b>	<b>47,513</b>	<b>100%</b>

Tenure	Count	Percent
Vacant Building	403	1%
Occupied Building	46,083	97%
Vacant Residential Lot	1,027	2%
<b>TOTAL</b>	<b>47,513</b>	<b>100%</b>

# ANALYSIS: Housing Conditions

## Housing Age

- 44% of housing structures were built between 1950 and 1970
- Oldest structures are located in the northwest of Springfield
- Age of housing in this area influences the conditions

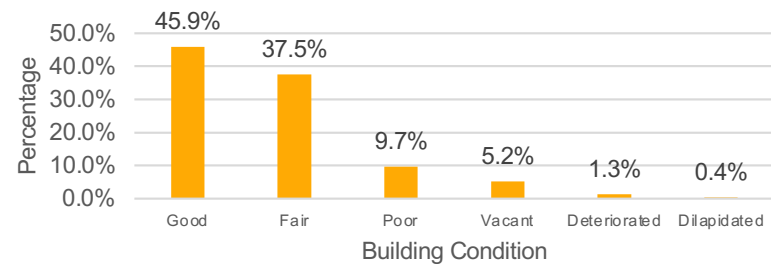
Decade Built	Springfield	
NA	1,844	4%
1840	2	0%
1850	5	0%
1860	15	0%
1870	61	0%
1880	355	1%
1890	951	2%
1900	2,176	5%
1910	2,019	4%
1920	3,048	6%
1930	2,107	4%
1940	3,688	8%
<b>1950</b>	<b>6,968</b>	<b>15%</b>
<b>1960</b>	<b>6,813</b>	<b>14%</b>
<b>1970</b>	<b>6,946</b>	<b>15%</b>
1980	3,972	8%
1990	3,357	7%
2000	2,500	5%
2010	541	1%
2020	145	0%
<b>TOTAL</b>	<b>47,513</b>	<b>100%</b>

# ANALYSIS: Rental Investment Ownership

## Investor Ownership

- Investors owning 20+ properties
- Investors owning 5+ properties
- Investors owning 3+ properties
- Investors named as LLCs or LPs

## Condition of Large Investors (+20)

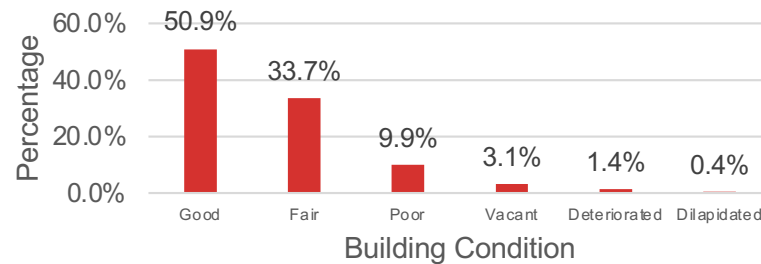


## Location of Large Investors (+20)

Neighborhood	# of properties	% of residential properties
West Central	205	11.1%
Grant Beach	162	9.9%
Robberson	120	9.7%
Doling Park	168	8.9%
Heart of Westside	130	8.5%

# ANALYSIS: Rental Investment Ownership

## Condition of LLC/LP



## Location of LLC/LP

Neighborhood	# of properties	% of residential properties
Downtown	69	58.5%
West Central	783	42.3%
Robberson	394	31.7%
Weller	316	30.4%
Grant Beach	489	29.9%

## Major Take Aways

- Investors own 7% to 26% of all residential properties
- Investors primarily own detached single-family buildings
- Most are in good or fair condition
- Properties are concentrated in older neighborhoods

# COMMUNITY INPUT: Engagement

## Gathering additional information and verifying data analysis findings

- Effective City Outreach Efforts drove participation
- 17 Stakeholder Interviews
- 6 Steering Committee Meetings
- Presentation to Neighborhood Advisory Council
- 2 Presentations to Restore SGF Board
- 3 Community Meetings
- Community-wide online survey
- Upcoming City Council presentation





# COMMUNITY INPUT: Engagement

## Community Online Survey Results



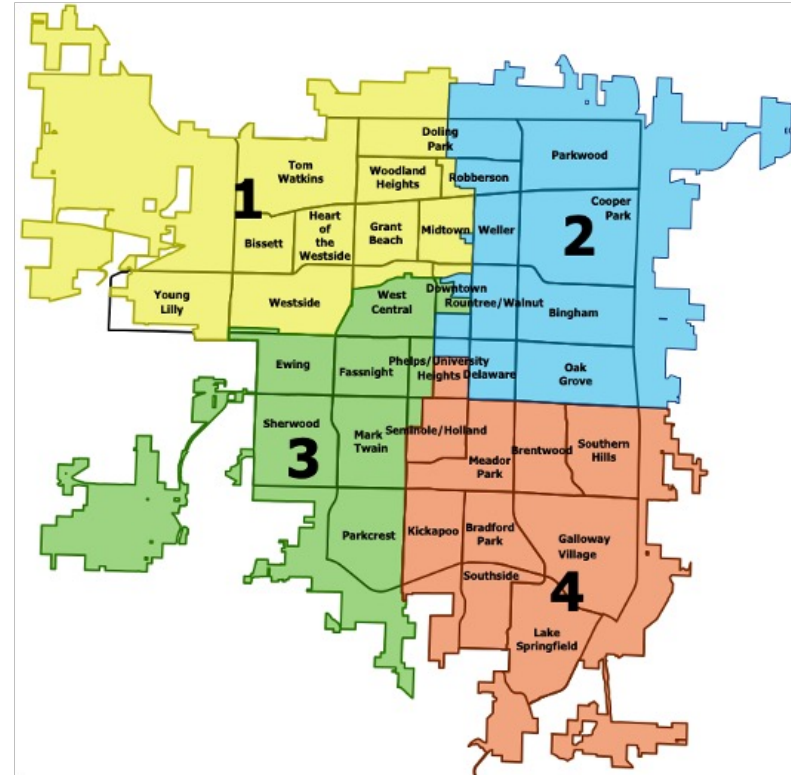
- Regulate Rental Housing (74%)
- New Housing Types (68%)
- Housing Affordability (61%)
- Down Payment Assistance (61%)



- New Commercial in Neighborhoods (49%)
- Exterior Maintenance Programs (45%)
- Design Standards (44%)
- Tiny/Cottage Homes (40%)

# IMPLEMENTATION: Strategies

*“Building a 15-minute city is about providing equal access to core services and opportunities, with everyone able to meet their basic needs within a short walk or bike ride from home. It means ensuring that the activities that make urban life liveable and enjoyable are available to all, not just concentrated in central or wealthy neighborhoods. This includes community-scale education and healthcare, essential retail, such as grocery shops and pharmacies, parks for recreation, working spaces and more. Cities built of ‘complete neighborhoods’, where residents can find most of what they need locally, generate more responsive local growth, vibrant neighborhoods, stronger communities, more viable local businesses and commerce, lower emissions and more active travel.” (C40 Cities Climate Leadership Group, C40 Knowledge Hub, May 2021)*



# IMPLEMENTATION: Strategies

## Identified Neighborhood Issues

- Oldest structures are located in the northwest of Springfield
- Investor rental ownership concentrated in certain neighborhoods
- Missing sidewalks, street lights and green space
- Lack of access to everyday goods and services
- Vacant and/or abandoned structures/properties



# IMPLEMENTATION: Strategies

## Identified Housing Issues

- Lack of Choice in housing types
- Mismatch between available housing and incomes
- 44% of housing stock is 50 to 70 years old
- Some substandard rental housing stock
- Difficulty affording first time home purchase



# IMPLEMENTATION: Neighborhood Stabilization

## 1. Neighborhood Stabilization Strategies

- Increase Home Ownership Rate to 50%+
- Expand Home Owner Education Programs
- Establish a Land Bank to Acquire/Hold Properties
- Employer-Assisted Housing Programs
- Land Use Restrictions

## 2. Amenties

- Renovate/Repurpose Vacant Public Buildings/Lots
- Preserve/Enhance Retail/Service Nodes
- Maintain/Upgrade Neighborhood Open Space

Case Study: NeighborWorks Home Ownership Center, Sacramento, California

### Stabilized Oak Park Neighborhood

- Acquisition-Rehab-Resale distressed single family homes
- Down payment assistance for low and moderate income borrowers
- Community improvement activities, "Paint the Town" to improve targeted blocks





# IMPLEMENTATION: Neighborhood Stabilization

## 3. Community Retention

- Adequate Stock of Starter/Affordable Homes
- **Legacy Resident Displacement Prevention**
- **Property Tax Relief for Seniors/Disabled**

## 4. Neighborhood Safety

- Neighborhood Watch Programs
- Expanded Lead and Asbestos Remediation Programs
- Code Enforcement

## Case Study: Atlanta Beltline Anti-Displacement Program

### Legacy Resident Retention Program

- Aimed at homeowners who have lived in and occupied their homes since 2017 and earn less than 100% AMI
- Program covers the increased cost of property taxes for eligible homeowners through 2030.



# IMPLEMENTATION: Neighborhood Improvement

## 1. Connectivity

- Complete Trail Connections
- Build Sidewalks in all Neighborhoods
- Pedestrian/Bike Safety Improvements
- Expand Micro-Transit Options

## 2. Complete Neighborhoods

- Increase Street Tree Plantings
- Encourage Construction of a Wide Range of Rental Housing
- Include New Housing Types/Sizes in Neighborhoods

### Case Study: Buffalo, NY Green Code

#### Missing Middle Housing

- Expanded range of housing types allowable by right in the code. Eliminated minimum parking requirements.
- Has facilitated infill development of stacked units, row homes and ADUs.



# IMPLEMENTATION: Neighborhood Improvement

## 3. Aesthetics and Increased Desirability

- Prominently Brand Neighborhoods
- Create/Adopt Design Standards

## 4. Economic Development

- Develop Workforce Housing
- Preserve and Build Neighborhood Retail/Service Areas
- Encourage Diverse Housing Types in High-Opportunity Neighborhoods
- Split-Rate Taxes

### Case Study: Johnston Square Art Crosswalk, Baltimore, MD

#### Neighborhood Branding and Safety

- Partnership with college design school to create colorful crosswalks and murals.
- Helps save lives and increase pedestrian safety in the neighborhood while branding.





# IMPLEMENTATION: Neighborhood Improvement

## 5. Public Safety

- Install Street Lights Where Missing
- **Acquire Dilapidated/Abandoned Buildings**
- Lighting in Public Alleys
- Neighborhood Clean-ups/Illegal Dumping
- Promote CPTED Principals to Residents

Case Study: Cuyahoga Land Bank,  
Cuyahoga County, OH

### Acquiring Dilapidated/Abandoned Buildings

- Assembles parcels for development or green space
- Constructs new affordable homes
- Offers vacant homes for sale and renovation



# IMPLEMENTATION: Housing Stabilization

## 1. Housing Preservation

- Historic Designation/Protection
- **Affordable Housing Preservation Inventory**
- Demolish Dilapidated Structures

## 2. Improve Existing Housing Quality

- Expand/Publicize Homeowner Rehabilitation Programs
- Create a Pre-Approved Pool of Contractors
- Energy Improvement Programs
- Restore SGF “Block Challenge Grant Program”

## Case Study: CEDAC, Boston, MA

### Affordable Housing Inventory

- Database of assisted properties privately owned, created with federal/state housing resources
- Includes a mapping tool with neighborhood locations and demographic information



# IMPLEMENTATION: Housing Stabilization

## 3. Improve Rental Housing Quality

- Adopt & Fund a Rental Regulation Program
- Target Inspections and Code Enforcement More Effectively
- Initiate & Staff a Focused, Sustained Code Enforcement Program

### Case Study: Kansas City, MO

#### Healthy Homes Rental Inspection Program

- Regulates minimum health and safety standards in rental housing
- \$20 annual permit fee per unit
- Administered by Environmental Health Services Dept.



# IMPLEMENTATION: Housing Improvement

## 1. Develop Mixed Income Housing

- Use Publicly-Owned & Land Banked Properties to Develop Workforce Housing
- **Develop Faith-Based Workforce Housing**

## 2. Development Code/Regulatory

- Revise Zoning & Development Codes to Permit a Broad Range of Housing Types
- Broaden Housing Types Developed through Zoning Incentives
- Missing Middle Pre-Approved Plans
- Flexibility for Accessory Dwelling Units (ADUs)
- Encourage Tiny Homes and Villages
- Ensure Land Zoned for Higher Density is not Developed at Lower Densities

### Case Study: Faith-Based Development Initiative, Atlanta, GA

#### Develop Faith-Based Workforce Housing

- Launched by City to address housing needs
- Faith institutions are major property owners
- 40 institutions participating



# IMPLEMENTATION: Housing Improvement

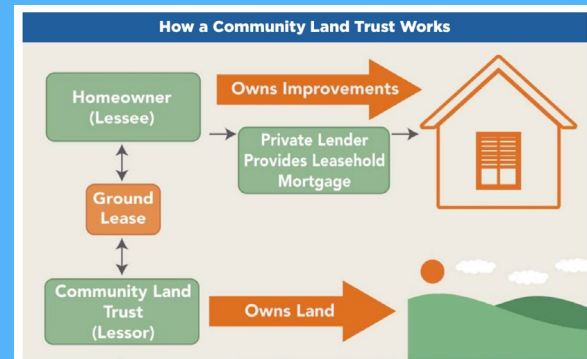
## 3. Funding Strategies

- Establish Lending Partnerships
- Expand Funding for Down Payment Assistance Programs
- Expand Funding for Rental Housing Improvements
- **Expand and Promote Community Land Trusts**

### Case Study: Roland Curtis Gardens, Los Angeles, CA

#### Community Land Trust

- Household owns or rents housing unit; land is held in CLT
- Prolongs affordability by indefinitely mitigating capitalization and resale, as in private markets



**Thank you!**

**Questions?**